



Teachers' Retirement System of the State of Kentucky

TRS Retirees

2022 Open Enrollment Virtual Benefit Fair

Gary L. Harbin, CPA
Executive Secretary

Two Plans for TRS Health Benefits

KEHP **Kentucky** **Employees'** **Health Plan**

- Under 65 and not Medicare-eligible
- Same fund as active teachers and state employees
- Coverage options

MEHP **Medicare** **Eligible Health** **Plan**

- Medicare-eligible or 65 & over
- Exclusively TRS members
- One plan



Open Enrollment

Reminders

- Retirees have the entire month of October.
 - Paper applications for any change need to be postmarked by Oct. 31.
 - Active employees in KEHP have shorter timeframe (Oct. 11-29).
- No action required unless you want to make a change.
 - Doing nothing means you keep the same level and plan option in 2022.
- Review **all** materials received. Documents also available on TRS website.
- Retirees are not eligible for optional benefits (FSA, dental, vision).

Open Enrollment

Reminders

- To confirm changes immediately, enroll using KHRIS rather than by paper application.
- If necessary, open enrollment exception requests must be signed and received by Dec. 31 at the Department of Employee Insurance.
- Remember: ongoing dependent eligibility verification by Alight Solutions for spouses and stepchildren. Spouses verified every two years.
 - If any new dependents are added during open enrollment, watch for a letter from Alight with directions on how to verify the newly added dependents.

Cross-Reference & Reciprocity

Cross-Reference

- To start or end, a paper application (found at kehpnky.gov or <https://trs.ky.gov>) must be completed.
- If both cross-referenced planholders are covered through TRS, the primary planholder must make insurance elections for the family using KHRIS ESS.

Reciprocity Members

- Always consult with each retirement system before electing coverage.
- Contact TRS to calculate reciprocity insurance premium.
- To avoid being enrolled in multiple coverages, enroll with one system and waive with the other.

Changes to LivingWell CDHP:

- In-network coinsurance increase to 20%
- Out-of-network coinsurance increase to 50%

Changes to LivingWell PPO:

- In-network coinsurance increase to 25%
- Out-of-network coinsurance increase to 50%
- 30-day generic copay increase to \$20
- 90-day generic copay increase to \$40
- Zero cost-share for members enrolled in PrudentRX for certain specialty drugs

- Covered spouses can participate in wellness program and earn up to \$100 in engagement rewards
- Members who waive health insurance no longer are eligible for wellness program
- No member cost-share for Diabetes Self-Management Education and Support (DSMES)
- Transform Diabetes Care through CVS

LivingWell Promise must be completed by July 1.

Complete either:

Health Assessment

OR

Biometric screening

**If you do not complete
the promise,**

**You will not be eligible for the \$40 per month
premium discount the following year.**

Instructions on fulfilling promise can be found at KEHPLivingWell.com.

WebMD[®] | health
services

Use points by Dec. 31 or lose them!

LiveHealth
O N L I N E

Video chat with
doctors and
therapists

SmartShopper[®]

Cash for using cost-effective
options for certain
procedures

- Rewards
- Diabetes prevention
- Mental health and stress management
- Rethink – support for care of kids with learning or behavior challenges
- NurseLine
- Quitting tobacco
- Weight management

More information at KEHP.ky.gov

HealthEquity Healthcare Reimbursement Arrangement (HRA) helps reduce costs; remaining funds carry over to next year if remaining in a CDHP plan.

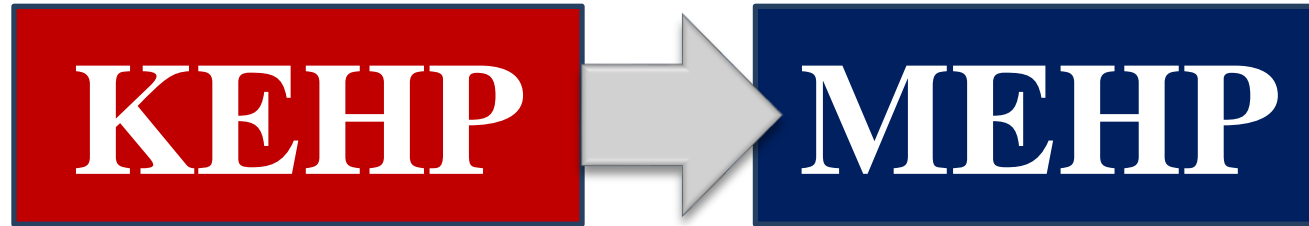


Pay for eligible healthcare expenses such as:

- Medical and pharmacy
- Deductibles
- Copayments and coinsurance
- Some over-the-counter products
- Certain dental and vision fees (does not apply to deductible or maximum out of pocket)

If you're on a CDHP plan and don't have a HealthEquity card, or to determine eligible expenses, call 877-430-5519 or visit [wageworks.com](https://www.wageworks.com).

Before Moving to Medicare



WebMD[®] | health
services

**Use or lose your WebMD points before
KEHP coverage ends!**

HealthEquity[®]

**Consumer Driven Health Plan (CDHP)
HRA funds must be used before
moving to MEHP**

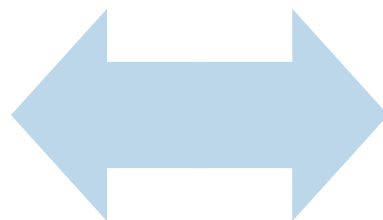
- If you are enrolled in coverage through TRS and turning 65 in 2022, you will receive a Turning 65 email several months before your birth month.
- You still need to enroll in KEHP to be covered until you become eligible for Medicare (unless your birthday is in January or Feb. 1).
- Don't include your Medicare-eligible spouse or dependent child on your KEHP enrollment if they already are covered in TRS MEHP.



TRS Solution: Personalized Medicine Partnership



You
Your Doctor
Your Pharmacist



MEHP enrollees can contact Coriell at 888-454-9024 or www.coriell.com/trs to request free DNA kit. Non-Medicare KEHP enrollees can pay the current \$360 cost for the DNA testing by credit card or their CDHP HRA.

- Retirees and their spouses who are active in the workforce must drop TRS health insurance coverage if eligible for health insurance through a new job.
- Required regardless of whether the person is in the KEHP or MEHP.
- Once you leave employment or lose insurance eligibility from that job, contact TRS to re-enroll in its coverage within the qualifying event period.

TRS News & Information



<https://trs.ky.gov>



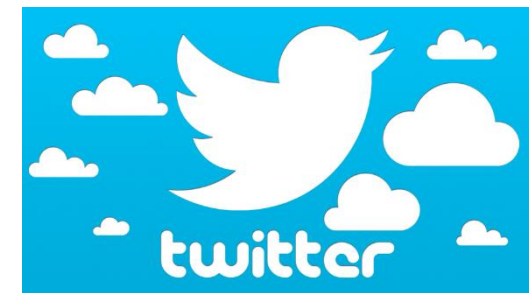
facebook.com/KyTeachersRS



TEACHERS' RETIREMENT SYSTEM
PATHWAY



<https://mss.trs.ky.gov/>



[@KyTeachersRS](https://twitter.com/KyTeachersRS)



Our Members Come First!

800-618-1687

**8 a.m. – 5 p.m. ET
Monday – Friday**

info@trs.ky.gov
<https://trs.ky.gov>

Protecting & Preserving Teachers' Retirement Benefits